

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

at Greenbelt

IN RE: Karen Sutherland

\*

\*

\*

Case No. 16-17622-WEL  
Chapter 13

Debtor

\*

**CHAPTER 13 PLAN**

☐ **Original Plan**      ☐ **Amended Plan**      ☐ **Modified Plan**

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):

- a. \$ \_\_\_\_\_ per month for a term of \_\_\_\_\_ months. OR
- b. \$ 0 per month for 18 month(s),  
\$ 75.00 per month for 11 month(s),  
\$ 930.00 per month for 48 month(s), for a  
total term of 60 months. OR
- c. \$ \_\_\_\_\_ per month prior to confirmation of this plan, and \$ \_\_\_\_\_  
per month after confirmation of this plan, for a total term of \_\_\_\_\_ months (if this  
option is selected, complete 2.e.i).
2. From the payments received, the Trustee will make the disbursements in the order described below:
- a. Allowed unsecured claims for domestic support obligations and trustee commissions.
- b. Administrative claims under 11 U.S.C. § 507(a)(2), including attorney's fee balance of \$ \_\_\_\_\_ (unless allowed for a different amount by an order of the Court).
- c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment:  
\$ \_\_\_\_\_.
- d. Other priority claims defined by 11 U.S.C. § 507(a)(3)-(10). The Debtor anticipates the following priority claims:

- e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:

- i. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii and 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

<u>Claimant</u>	<u>Redacted Acct. No.</u>	<u>Monthly Payment</u>
-----------------	---------------------------	------------------------

- ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of the monthly payment for arrears to be made under the plan):

<u>Claimant</u>	<u>Anticipated Arrears</u>	<u>Monthly Payment</u>	<u>No. of Mos.</u>
M/T Bank	\$51,984.09	825.52	46

- iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

<u>Claimant</u>	<u>Amount</u>	<u>% Rate</u>	<u>Monthly Payment</u>	<u>No. of Mos.:</u>
	\$51,984.09	8		

- iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:
- v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor:
- vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.
- vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured

claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

- f. After payment of priority and secured claims, the balance of funds will be paid pro rata on allowed general, unsecured claims. (If there is more than one class of unsecured claims, describe each class.)

3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.):

*I Will be working Ryan Wood ASSOC.  
and Southern Maryland Pulmonary; and other creditors  
in order to satisfy my debts.*

4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post-petition charges, the loan shall be deemed current as of the filing of this case.

5. Secured Creditors holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.

6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:

7. Title to the Debtor's property shall revert in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. §1328, or upon dismissal of the case, or upon closing of the case.

8. Non-standard Provisions:

6/15/16  
Date

Karene Sutherland  
Debtor

\_\_\_\_\_  
Attorney for Debtor

\_\_\_\_\_  
Joint Debtor

N/A


IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

In Re: Karene Sutherland | Case Number: 16-17622-WIL  
Debtor(s) | Chapter: 13

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 17 day of June 2016, a copy of  
Chapter 13 Plan by US Mail

was mailed via \_\_\_\_\_  
to the following parties of interest:

  
\_\_\_\_\_  
Signature

Label Matrix for local noticing  
0416-0  
Case 16-17622  
District of Maryland  
Greenbelt  
Fri Jun 17 13:12:27 EDT 2016

Department of Treasury  
PO Box 830794  
Birmingham, AL 35283-0794

Radiology Imaging Associates  
7801 old Bracnh Ave  
Clinton, MD 20735-1608

State of Maryland DLLR  
Division of Unemployment Insurance  
1100 N. Eutaw Street, Room 401  
Baltimore, MD 21201-2225

Karene Almena Sutherland  
3313 Ryon Ct  
Waldorf, MD 20601-3650

Comcast  
1245 No Street  
waldorf, MD 20602

Geico  
1234 No Street  
Fredricksburg, VA 22412-0001

Ryon woods Townhouse Association  
9639 Doctor Perry Rd  
Ijamsville, MD 21754-8758

Taxing Authority of  
Charles County-Treasurer  
PO Box 2150  
La Plata, MD 20646-2150

Nancy Spencer Grigsby  
4201 Mitchellville Road  
Suite 401  
Bowie, MD 20716-3164

Comptroller of the Treasury  
Compliance Division, Room 409  
301 W. Preston Street  
Baltimore, MD 21201-2305

M&T Bank  
PO Box 619063  
Dallas, TX 75261-9063

Smecco  
PO Box 1937  
Hughesville, MD 20637-1937

charles County Government  
PO Box 1630  
LaPlata, MD 20646-1630

End of Label Matrix  
Mailable recipients 13  
Bypassed recipients 0  
Total 13